UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/725,242	11/29/2000	Tatsuo Yoshioka	503.39354X00	8235

24956	7590	03/21/2006

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EXAMINER
FRENEL, VANEL

ART UNIT	PAPER NUMBER
3626	

DATE MAILED: 03/21/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>30 March 2005</u>.

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>10,14 and 16</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>10,14 and 16</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____ .

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to the Amendment filed on 03/30/05. Claims

1-9, 11-13, 15, and 17-19 have been cancelled. Claim 10 has been amended. Claims

10, 14 and 16 are pending.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3.   Claims 1, 14 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable

over Joao (2002/0016655) in view of Joseph (2005/0165661).

(A)   As per claim 10, Joao discloses a processing system for providing services from

a plurality of service providers to a plurality of service users (See Joao, Page 3,

Paragraph 0031; Page 5, Paragraph 0073), said processing system

comprising :

        a car mounted terminal provided for each service user to permit said service

user to input user inputs and to display data (See Joao, Page 16, Paragraph 0022;

Page 19, Paragraph 0260);

        wherein said service providing management unit comprises:

        a car use service management unit for, in response to a car use

service application from a service user registered registered by said service

providing management unit, processing by collectively presenting types of cars

to said service user, at the same time or after the car type presentation

processing by presenting considerations in point values with regard to a use

period for every car type presented to said service user processing of

accepting a car use application in which a car type is specified which

the service user desires to use among the presented car types and a use period of

the car is selected, processing of requesting a service provider to provide a

service in which the type of car is specified and the use period thereof is selected by

the service user processing of receiving a report from the service provider that the car

use service has been completed and processing of deducting the point value

corresponding to the offered service from the point value owned by the service user

(See Joao, Page 28, Paragraphs 0364-0366),

a car insurance other service management unit for, after performing the

processing of accepting a car use application in which car type is specified which the

service user desires to use among the presented car types and a use period of the

car is selected, processing by presenting types, contents and use period of car

insurance services with regard to the car selected by the service user, at the same

time when or after presenting the types, contents and use period of the car insurance

services, processing of presenting considerations in point values of the types,

contents and use period of the car insurance services, processing of receiving a use

application of car insurance service which is voluntarily selected by the service user

regardless of the type and use period of the car which the service user receives as the service offer, processing of requesting the service provider to provide the car insurance service which is selected by the service user, processing of receiving a report from the service provider that the car insurance has been offered, and processing of deducting a point value corresponding to the offered car insurance service from the point value owned by the service use is performed (See Joao, Page 31, Paragraphs 0408-0411), and

a car other service management unit for, when the service user receives a car use service, processing by presenting different kinds of services other than car use and car insurance services which are available only for the service user receiving car use service by making use of said car mounted terminal of the car now being used, at the same time or after presenting the different kinds of other services, contents thereof and use time thereof, processing of presenting considerations in a form of point value with regard to the kinds of other services, the contents thereof and the use time thereof, processing of receiving a use application of the different kinds of other services and the use time thereof which is set by the service user within the remaining point value of the service user, processing of requesting a service provider to provide another service selected by the service user, processing of receiving a report from the service provider via the car mounted terminal that the other service has been provided, and processing of deducting a point value corresponding to the other service being provided from the point value owned by the service user (See Joao, Page 31, Paragraphs 0408-0411).

Joao does not explicitly disclose that the processing system having a service providing management unit, coupled to said car mounted unit by a network, for processing by concluding agreements of service offerings from said service providers to said service users to which an offers of services is performed, receiving an applications from a service user who desires a service offerings, recording necessary personal data of the service user from said apparatus, processing a registration based on said necessary personal data of the service user as payment of desired services, and processing of receipt of a lump-sum or periodic use fee from the service user processing of issuing a point card for the service user in which the personal data of the service user and a point value corresponding to the received use fee are recorded.

However, these features are known as evidenced by Joseph. In particular, Joseph suggests that the processing system having a service providing management unit, coupled to said car mounted unit by a network, for processing by concluding agreements of service offerings from said service providers to said service users to which an offers of services is performed, receiving an applications from a service user who desires a service offerings, recording necessary personal data of the service user from said apparatus, processing a registration based on said necessary personal data of the service user as payment of desired services, and processing of receipt of a lump-sum or periodic use fee from the service user processing of issuing a point card for the service user in which the personal data of the service user and a point value corresponding to the received use fee are recorded (See Joseph, Page 4, Paragraphs 0043-0046).

(B)   As per claim 14, Joseph discloses a processing system for providing services

according to claim 10, wherein the kinds of car include a car manufacture, models/type,

displacement volume, grade and body color (See Joseph, Fig.10; Page 3, Paragraphs

0037-0038).

The motivation for combining the respective teachings of Joao and Joseph are as

discussed in the rejection of claim 10, and incorporated herein.

(C)   As per claim 16, Joseph discloses a processing system for providing services

according to claim 10, wherein the use period of the car is a time interval in which the

service user occupies and uses the car (See Joseph, Page 5, Paragraph 0046).

The motivation for combining the respective teachings of Joao and Joseph are as

discussed in the rejection of claim 10, and incorporated herein.

Response to Arguments

4.   Applicant's arguments filed on 03/30/05 with respect to claims 10, 14 and 16

have been considered but are moot in view of the new ground(s) of rejection.

5.   Applicant's amendment necessitated the new ground(s) of rejection presented in

this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37

CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the date of this final action.

Conclusion

6.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure. The cited but not the applied art teaches computerized insurance

premium quote request and policy issuance system (4,831,526) and system for safe

collection of payment including electronic payment receipt generators having electronic

purses (6,609,114).

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769.

The examiner can normally be reached on 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

V.F

March 17, 2006

JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER